

LAND USE BOARD
APPLICATION FOR USE VARIANCE AND/OR BULK VARIANCE(S)

Information on Subject Property:

1. Property address: 1111 & 1115 Main Street, Bradley Beach, New Jersey 07720
Block(s) 32 Lot(s) 5 & 4 Zone: BOR-Business, Office, Research

2. Does the Applicant own adjoining property? YES NO

If answer to foregoing is yes, describe location and size of adjoining property: Properties have separate tax lots and are operated currently with separate structures, but as a condition of any approval, Applicant will agree to merge the lots if the Application is approved.

3. An application is hereby made for a variance(s) from the terms of Article(s) and Section(s):
450-31 - As may be deemed necessary, a D(1) Use Variance or D(2) expansion of Use Variance for the existing Car Wash located on Lot 5 (1111 Main Street) to add ancillary/accessory vacuum facilities and circulation within Lot 4 (1115 Main Street).

450-31(D)(2)e) - Existing Side Yard Setback 2.0' to remain where 10' required

450-31(D)(2)(i) - Maximum Impervious Coverage - 81.8% proposed where 80% permitted. NOTE: Applicant is proposing porous driveway, which reduces impervious coverage to 74.4%

450-31(D)(2)(k) & (l)-Accessory Side and Rear Yard Setback - 5' required; 3.9' & 3.1' respectively exist and to remain

Any and all other variances or waivers as may be applicable to the Application.

4. Justification/Reasons why each variance should be granted [attach forms as necessary]
Lot 5 (1111 Main Street) already contains a car wash, while the Applicant is proposing to add additional vacuums to the site using Lot 4 (1115 Main Street). No new "car wash" is proposed to be added. Additional, the adjoining commercial property to the north include the Bradley Bowling Alley and portions of the parking lot/refuse area, and to the west the New Jersey Transit Real Line and Memorial Avenue. To the south is the JCP&L Transformer, and to the east are Ruding and Wood and a commercial warehouse facility. The car wash on Lot 5 (1115 Main) already exists. Thus, the proposed expansion is compatible with the existing, will provide an aesthetic enhancement, while rejuvenating Lot 5, which is only 38' wide. Lot 5 (1111 Main Street) has received prior Zoning Relief for the car wash.

5. If conditional use is required/requested with this application, detail conformance/deviation from the requirements of the zoning ordinance [attach forms as necessary].

Contact Information:

6. Name of applicant: VFR Enterprise LLC, c/o Steven Reznikov, Sole Member

Mailing address: [REDACTED]

Phone # [REDACTED] Fax # N/A Cell # [REDACTED]

E-mail address: [REDACTED]

14. Name of applicant's Architect (if applicable): N/A

Mailing Address: _____

Phone # _____ Fax # _____ Cell # _____

E-mail address: _____

15. Name of applicant's Other Professional (if applicable): John Rea, McDonough-Rea Associates

Mailing Address: 1431 Lakewood Road, #C, Manasquan, NJ 08736

Phone # 732-528-7076 Fax # _____ Cell # _____

E-mail address: jrea@mratraffic.com

Detail Property Information:

(PLEASE INCLUDE INFORMATION FOR EACH ZONE/BLOCK/LOT INVOLVED BELOW – ATTACH ADDITIONAL SHEETS AS NECESSARY)

PRINCIPAL USE:	Required and/or Permitted	Existing	Proposed
Minimum lot area	20,000 sq.'	41,032 sq.'	41,032 sq.'
Minimum lot width	100'	181.80'	181.80'
Minimum lot depth	200'	225.30'	225.30'
Minimum lot frontage	100'	181.80'	181.80'
Minimum front yard setback	10'	24.7'	24.7'
Minimum rear yard setback	10'	4.5'* / 83.1'	4.5'* / 83.1'
Minimum side yard setback	10' / 14'	2'* / 131.5'	2'* / 131.5'
Maximum percent building coverage	50%	20.6%	15.5%
Maximum percent lot coverage	80%	75.8%	81.8% (V)
Maximum number of stories	4	1	1
Maximum building height (in feet)	40'	< 40'	<40'
Square footage of principal structure			
Off-street parking spaces			
Prevailing Setback of adjacent buildings within the block/within 200 ft.			
ACCESSORY USE/STRUCTURE:	Required and/or Permitted	Existing	Proposed
Minimum front yard setback			
Minimum rear yard setback			
Minimum side yard setback			
Minimum combined side yard setback			
Maximum percent building coverage			
Maximum percent lot coverage			
Maximum number of stories			
Maximum building height (in feet)			
Square footage of accessory structure			
Distance between principal & accessory structure			
Existing use or uses on the lot: Lot 5 - Car Wash; Lot 4 - Commercial Building most recently used as a Car Parts Warehouse & Retail Store; Applicant is proposing for Lot 4 to contain vacuums as			
Proposed use or uses on the lot: ancillary or accessory use to the existing car wash			
Is the property located in a special flood hazard area? No - See NJDEP Flood Report Letter Attached			

NOTE: Any items that are not applicable to a particular application shall be marked with an "N/A".

* Existing Condition to Remain
(V) Variance

Detail Proposed Information:

16. Existing and proposed number of units, if applicable: 2 buildings with site layout & circulation, and ancillary/ accessory vacuums as proposed within the existing car wash site.

17. Are any extensions of municipal facilities or utilities involved with this application? Y N

If answer is YES, describe: _____

18. Are drainage ditches, streams, or other water courses involved with this application? Y N

If answer is YES, describe: _____

19. Has there been any previous applications before the Planning/Zoning Board/Land Use Board involving these premises? Yes No Unknown

If so, when: See Attached received from an Open Public Records Request.

Result of decision: Approved (attach copy of prior Resolution)

20. Has a Zoning denial been received as part of this application? YES NO If yes, please attach. Applicant is proceeding directly to the Land Use Board, as this is a Major Site Plan Application.

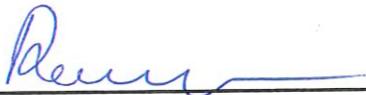
21. Tax and Assessment payment report indication of all taxes and/or assessment required to be paid attached to this application: YES NO

22. Are any easements or special covenants by deed involved with this application?
 YES (If yes, attach copy) NO

AFFIDAVIT OF APPLICATION

State of New Jersey :
: ss
County of Monmouth :

Steve Resnikov, Sole Member, VFR Enterprises, LLC being of full age, being duly sworn according to Law, on oath depose and says that all the above statements are true.


(Original Signature of Applicant to be Notarized)

Steve Resnikov, Sole Member, VFR Enterprises, LLC
(Print Name of Applicant)

Sworn and subscribed before me this
_____ day of _____, 20____

[NOTARY SEAL]

Signature of Notary Public

OWNER(S)' AFFIDAVIT OF AUTHORIZATION AND CONSENT
STATEMENT OF LANDOWNER WHERE APPLICANT IS NOT LANDOWNER

[Original signatures only – copies will not be accepted]

IN THE MATTER BEFORE THE LAND USE BOARD

IN THE BOROUGH OF BRADLEY BEACH, STATE OF NEW JERSEY, COUNTY OF MONMOUTH.

I/WE, Kristall LLC, By Steve Resnikov, Sole Member, WITH MAILING ADDRESS OF
(Insert Property Owner's Name)

404 Gallya Grv, Morganville, NJ 07752 OF FULL AGE BEING DULY
(Insert Property Owner's Mailing Address)

SWORN ACCORDING TO LAW AND OATH DEPOSES AND SAYS:

"I/WE ARE THE OWNER(S) OF THE SUBJECT PROPERTY IN CONNECTION WITH
THIS APPLICATION DESIGNATED AS BLOCK(S) 32 LOT(S) 5 & 4
ALSO KNOWN AS 1111 & 1115 Main Street, Bradley Beach, New Jersey 07720,
(Insert physical address of the subject property)

I/WE AUTHORIZE Steve Resnikov
(Insert name of Owner(s)' representative appearing before the Board)

TO APPEAL TO THE LAND USE BOARD OF THE BOROUGH OF BRADLEY BEACH FOR SUCH RELIEF AS MAY BE REQUIRED RELATING TO THE PROPERTY LISTED ABOVE, CONSENT TO SUCH APPEAL AND APPLICATION, AND AGREE THAT ANY DECISION OF THE LAND USE BOARD ON SUCH APPEAL SHALL BE BINDING UPON ME/US AS IF SAID APPLICATION/APPEAL HAS BEEN BROUGHT AND PROSECUTED DIRECTLY BY ME/US AS THE OWNER(S).



(Original Signature of Owner to be Notarized)
Steve Resnikov, Sole Member, Kristall LLC

(Original Signature of Owner to be Notarized)

Sworn and subscribed before me this
_____ day of _____, 20____

[NOTARY SEAL]

Signature of Notary Public

SITE VISIT AUTHORIZATION OF PROPERTY OWNER

I hereby authorize any member of the Borough of Bradley Beach Land Use Board, any of said of Board's professionals or reviewing agencies of the Board to enter upon the property which is the subject matter of this application, during daylight hours, for limited purpose of viewing same to report and comment to the Board as to the pending application.

Date: 12/23/24 _____


Signature of Property Owner
Steve Resnikov, Sole Member, Kristall LLC

Escrow Agreement

I/we fully understand an "Escrow Account" will be established to cover the costs of the professional services which will include engineering, legal, planning, architectural, and any other expenses incurred in connection with the review of this application before the Board.

The amount of the Escrow Deposit will be determined by the Borough of Bradley Beach Ordinance Chapter 60. Land Use Procedures Section 60-29. Application fees and escrow requirements. Please see attached for details.

Any request for replenishment of escrow funds shall be due within fifteen [15] days of receipt of the request. If payment is not received within that time, applicant will be considered to be in default, and such default may jeopardize appearance before the Board and/or hold up of any and all pending approvals and building permits. Continued refusal will result in legal action against the property.

Also in accordance with N.J.S.A. 40:55D-53.1, all unused portion of the escrow account will be refunded upon written request from the applicant, and verification of completion by the board's professionals who reviewed the application.

By signature below, I/we acknowledge receipt of the Borough of Bradley Beach's Chapter 60. Land Use Procedures Section 60-29. Application fees and escrow requirements and agree to all conditions listed.

Name of Applicant: VFR Enterprise LLC, c/o Steven Reznikov, Sole Member
[please print]

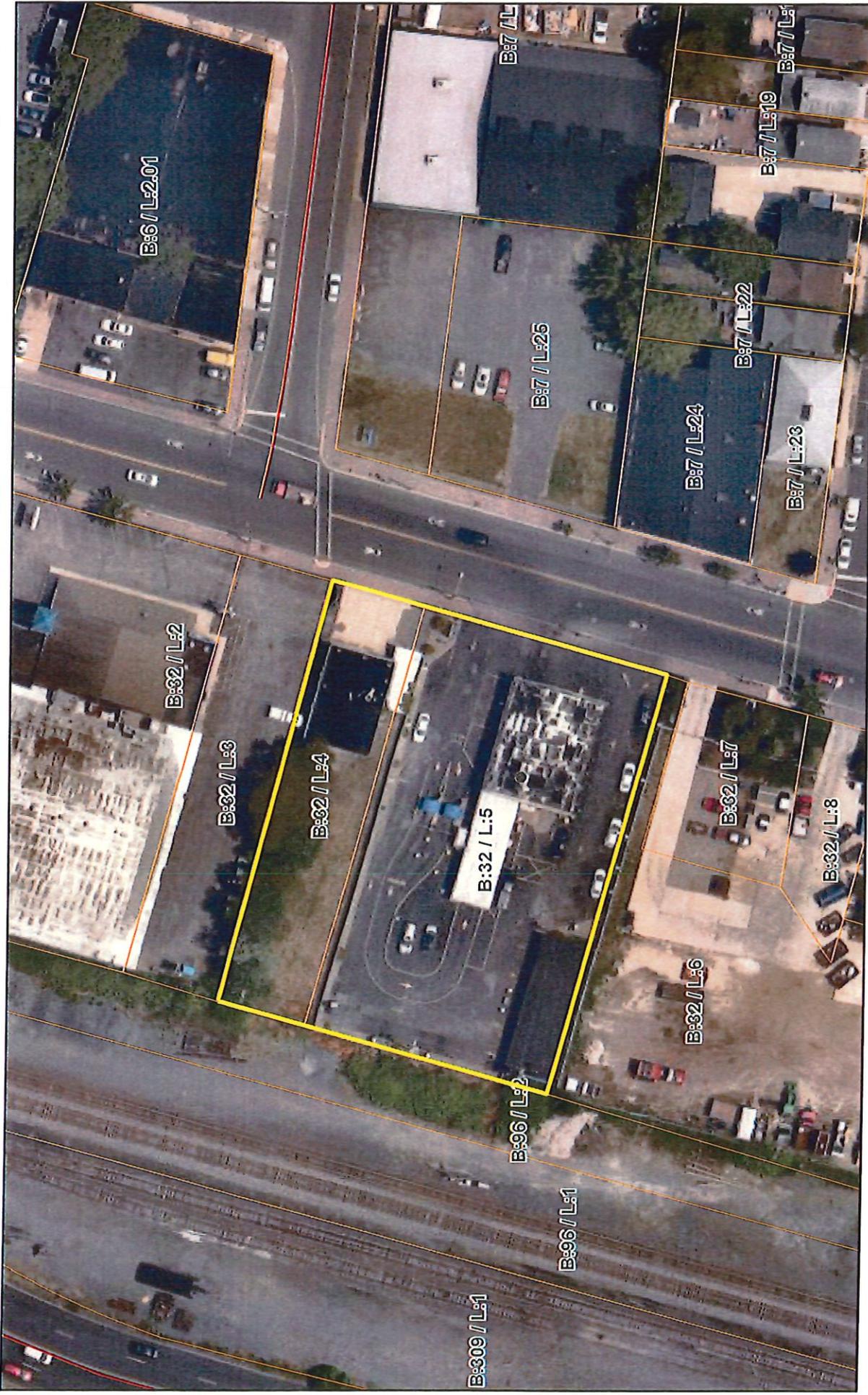
Property Address: 1111 & 1115 Main Street,
Bradley Beach, New Jersey 07720 Block 32 Lot 5 & 4

Applicant's Name: VFR Enterprise LLC,
By: Steven Reznikov, Sole Member _____
[Print Name] [Signature of Applicant]

Owner's Name: Kristall LLC,
By Steve Resnikov, Sole Member _____
[Print Name] [Signature of Owner]

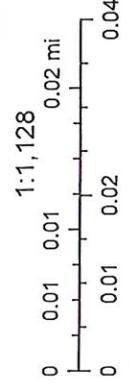
Date: 12/23/24

111-1115 Main St-Monmouth County Property Viewer- Base Aerial from Nearmap May-July 2023



7/29/2024, 11:06:24 AM

-  Monmouth County Parcels (cadastral non-survey)
-  County Routes
-  Municipal Boundaries



RESOLUTION

OF

Kristall LLC

BE IT RESOLVED that the transaction herein referred to, being herewith approved by the Sole Members of this Limited Liability Company, **Steve Resnikov**, the said **Steve Resnikov** is hereby authorized and empower to execute, acknowledge and deliver such documents, instruments and papers to perform such acts as may be legally, properly and reasonably required or necessary for any Applications to the proper Municipal Land Use Boards, County Land Use Boards; New Jersey Department of Environmental Protection, and any other agency, department, board, etc. as may be required for the Development or Redevelopment of property located at 1111 Main Street, and 1115 Main Street, in the Borough of Bradley Beach, County of Monmouth, and State of New Jersey (a/k/a Block 32, Lots 5 & 4, respectively) on the Borough of Bradley Beach Tax Map) (the "Property"); and

BE IT FURTHER RESOLVED that the said **Steve Resnikov** shall have full authority to represent the Limited Liability Company as its representative, and testify on behalf of the Company, to make any applications to each Board, Agency, Department, etc. as may be required in connection with the proposed development of the Property; and

BE IT FURTHER RESOLVED that the said **Steve Resnikov** shall have the full authority to execute Plans and Maps, Contracts, Easements, Deeds, Applications, Affidavits of Title, Residency Certification, 1099, this Resolution, Settlement/Closing Statement, and any and all other documentation which may be required to prosecute and perfect the aforesaid Development Application(s), along with any purchase or sale of the property as may be required concerning the Application approvals; and

BE IT FURTHER RESOLVED, that the Limited Liability Company authorizes an Application to be made by VFR Enterprise LLC as the Applicant, for any and all Land Use Development Applications to the proper Municipal Land Use Boards, County Land Use Boards; New Jersey Department of Environmental Protection, and any other agency, department, board, etc. as may be required for the Development or Redevelopment of the Property; and

BE IT FURTHER RESOLVED, that if there is any consideration to be paid, the said **Steve Resnikov** shall have full authority to negotiate the terms of the consideration for any Contract or Easements in connection with the Development Applications and Permits; and

BE IT FURTHER RESOLVED, that I represent pursuant to the Municipal Land Use Law of the State of New Jersey that the Members Names, Address and other contact information of those members owning at least ten percent (10%) ownership interest in the Limited Liability Company is as follows:

Name	Steve Resnikov
Address	[REDACTED]
Phone	[REDACTED]
Email	[REDACTED]
Ownership Percentage	100%

I, **Steve Resnikov**, being the only Member of **Kristall LLC**, a Limited Liability Company of the State of New Jersey, certify that the foregoing is a true copy of the Resolution as it appears in the records of the Limited Liability Company, and was duly and legally adopted at a meeting of the Members, called for that purpose and held on **December 18, 2024**, pursuant to and in accordance with the Certificate of Formation and Operating Agreement thereof; and that the within Resolution has not been modified, amended or rescinded, and is in full force and effect as of the date hereof.

Kristall LLC



Steve Resnikov, Sole Member and Authorized Member

RESOLUTION
OF
VFR Enterprise LLC

BE IT RESOLVED that the transaction herein referred to, being herewith approved by the Sole Members of this Limited Liability Company, **Steve Resnikov**, the said **Steve Resnikov** is hereby authorized and empower to execute, acknowledge and deliver such documents, instruments and papers to perform such acts as may be legally, properly and reasonably required or necessary for any Applications to the proper Municipal Land Use Boards, County Land Use Boards; New Jersey Department of Environmental Protection, and any other agency, department, board, etc. as may be required for the Development or Redevelopment of property located at 1111 Main Street, and 1115 Main Street, in the Borough of Bradley Beach, County of Monmouth, and State of New Jersey (a/k/a Block 32, Lots 5 & 4, respectively) on the Borough of Bradley Beach Tax Map) (the "Property"); and

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Name	Steve Resnikov
Address	[REDACTED]
Phone	[REDACTED]
Email	[REDACTED]
Ownership Percentage	100%

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VFR Enterprise LLC



Steve Resnikov, Sole Member and
Authorized Member

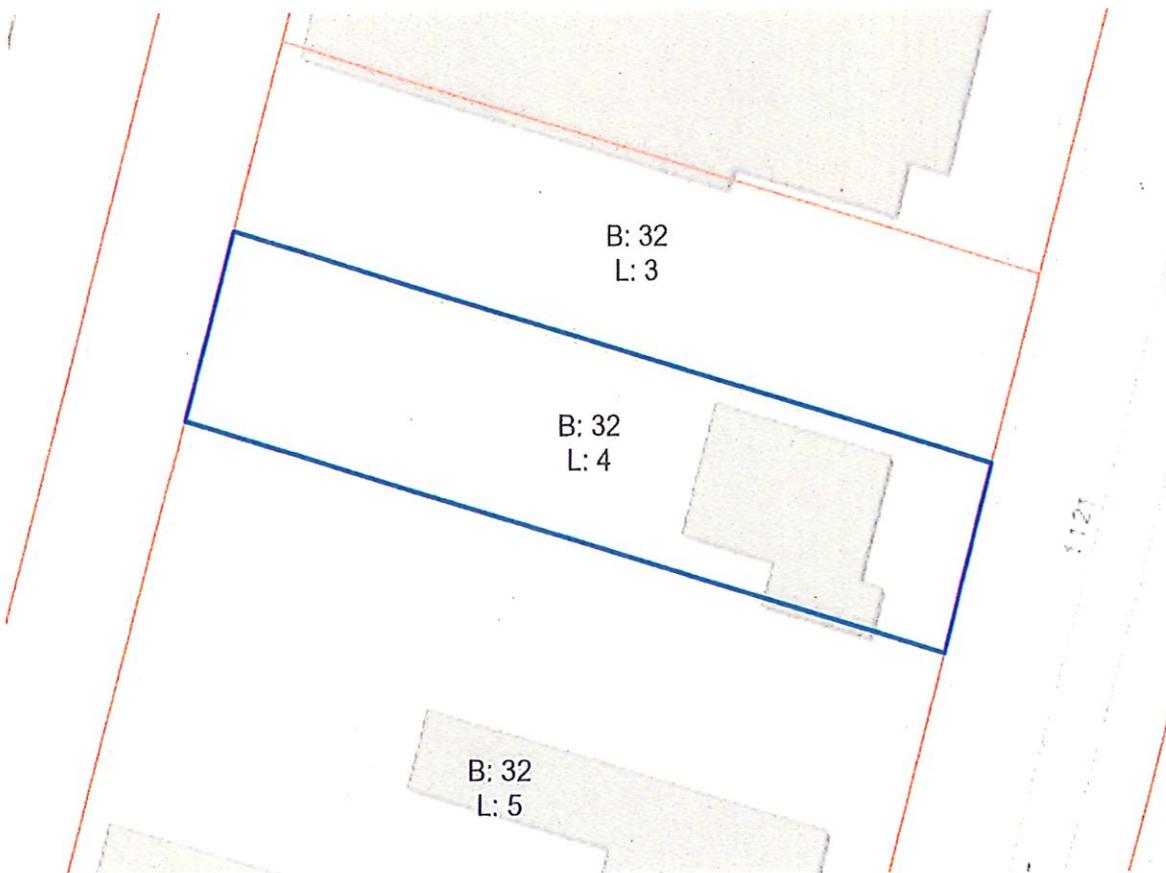
STATE OF NEW JERSEY FLOOD RISK NOTIFICATION REPORT

provided by the New Jersey Department of Environmental Protection
for purposes of flood risk notification pursuant to P.L. 2023, c. 94



Report Generated: December 17, 2024

The New Jersey law on flood risk notification, [P.L. 2023, c. 94](#), requires landlords and sellers of real property to make certain disclosures concerning known and potential flood risks. This automated report has been generated by the New Jersey Department of Environmental Protection (NJDEP) Flood Risk Notification Tool and is intended to assist its users in identifying flood risks that may affect a subject parcel.



Subject Parcel:

PIMS ID	1308_32_4
Street Address	1115 MAIN ST
City	BRADLEY BEACH BORO
County	MONMOUTH
Block	32
Lot	4

This automated report is provided as a free public service and is intended for informational purposes only. This report does not constitute a delineation of regulated areas or an authorization to conduct any regulated activities upon the subject parcel.

The following flood risk information is derived from publicly accessible Federal Emergency Management Agency (FEMA) data available at the time this automated report was generated, and only indicates whether the subject parcel is located within a FEMA Special Flood Hazard Area (the 100-year/1% annual chance floodplain) or a FEMA Moderate Risk Flood Hazard Area (the 500-year/0.2% annual chance floodplain) based on effective (final) and preliminary (draft) FEMA Flood Insurance Rate Maps. Users should be guided by preliminary flood zones where available.

FEMA EFFECTIVE FLOOD ZONE(S)	FEMA PRELIMINARY FLOOD ZONE(S) (if applicable)
This property is located in an Area of Minimal Flood Hazard.	This property is located in an Area of Minimal Flood Hazard.
X: AREA OF MINIMAL FLOOD HAZARD	X: AREA OF MINIMAL FLOOD HAZARD

IMPORTANT NOTICES

Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding. In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage originated in or after 2020.

By identifying the presence of Special Flood Hazard Areas and Moderate Risk Flood Hazard Areas officially mapped by FEMA, this report supports flood risk notification, but does not identify every possible flood risk that could affect the subject parcel. For example, while most floodplains in New Jersey have been studied, FEMA has not studied every stream or officially mapped every existing flood hazard area in New Jersey. Additionally, FEMA flood hazard area designations, which are based on historical rainfall trends, do not account for projected future increases in extreme precipitation, sea-level rise, or attendant flooding.

Accordingly, this automated report should be considered as just one point of information in a deeper evaluation of flood risks that may affect the subject parcel.

Depending on their individual needs and interests, users of this report may wish to consult a floodplain management professional to conduct a more fulsome flood risk assessment for the subject parcel.

INTERPRETING THIS AUTOMATED REPORT

The flood report will list all flood zones that overlap your property.

- The subject parcel is located in the **Special Flood Hazard Area** (100-year or 1% annual chance floodplain) if the report lists any of the following zones: **A, AE, AH, AO, V, or VE**.
 - This is true regardless of subtype, including if no subtypes are present.
- The subject parcel is located in the **Moderate Risk Flood Hazard Area** (500-year or 0.2% annual chance floodplain) if the report includes **Zone X: 0.2 PCT ANNUAL CHANCE FLOOD HAZARD**.

The subject parcel is not located in a FEMA Special or Moderate Risk Flood Hazard Area only if the report states that no FEMA Flood Zones are found or if the report lists **only** Zone X: AREA OF MINIMAL FLOOD HAZARD. If "X: AREA OF MINIMAL FLOOD HAZARD" is listed alongside other flood zones or sub-types

listed above, this indicates that a portion of the property is in a flood hazard zone and should be disclosed as such.

Subject Parcel:

PIMS ID	1308_32_4
Street Address	1115 MAIN ST
City	BRADLEY BEACH BORO
County	MONMOUTH
Block	32
Lot	4

FEMA EFFECTIVE FLOOD ZONE(S)	FEMA PRELIMINARY FLOOD ZONE(S) (if applicable)
This property is located in an Area of Minimal Flood Hazard.	This property is located in an Area of Minimal Flood Hazard.
FloodZone Notes	Preliminary Flood Zone

Flood Risk Disclosure Requirements

The New Jersey law on flood risk notification, [P.L. 2023, c. 94](#), requires landlords and sellers of real property to make certain disclosures to prospective tenants and buyers concerning known and potential flood risks. When a subject parcel is located in the Special Flood Hazard Area (100-year or 1% annual chance floodplain) or the Moderate Flood Hazard Area (500-year or 1% annual chance floodplain), this information must be included in Flood Risk Notice and property condition disclosure forms.

It is possible that more than one FEMA flood zone occurs on a subject parcel, or that no FEMA flood zone is present.

A landlord or seller must disclose all current FEMA flood zones present on a subject parcel. The Flood Hazard Area Control Act is clear that "current" means the more protective "preliminary," if it is available.

FEMA periodically re-assesses a community's flood risk using updated data and modeling and mapping technology. These updated models are published as preliminary maps until they are made effective following a public comment or appeal period.

Understanding FEMA Flood Zones

FEMA Flood Zones are geographic areas that FEMA has defined according to varying levels of flood risk. These maps are provided to support the National Flood Insurance Program. The maps depict the Special Flood Hazard Areas, or the 100-year flood plain (i.e., Zones A, AE, AH, AO, V, VE), and the 500-year floodplain in both tidal and non-tidal areas. These zones are described in detail below. The maps do not depict actual risk. They are based on past flooding. The age of these maps varies depending on location. FEMA Flood Zones do not reflect future conditions resulting from climate change or changes to the watershed.

FEMA Preliminary and Effective Maps

There can be two types of FEMA Flood Zone maps – effective and preliminary. While both maps depict areas with flood potential, maps labeled "preliminary," which are based on more recent and updated

flood data, are not yet used to determine flood insurance rates. Preliminary maps must be adopted by FEMA to replace an effective map for the purposes of flood insurance.

While the preliminary maps contain more recent data, both preliminary and effective maps are based on past flooding and do not reflect future conditions due to the effects of climate change or due to other changes within a watershed.

FEMA Special Flood Hazard Area (SFHA)

The SFHA is the area subject to flooding by the 100-year flood, which has a 1% chance of occurring in any given year. This flood has an equal chance of occurring every year, regardless of whether it occurred in previous years. The SFHA includes:

- **Floodway (FW):** The inner portion of the flood plain, which has an extremely high risk of flood. Development in this area is generally prohibited.
- **Zone A:** Area inundated by the storm that has 1% chance storm of occurring in a year, known as the Base Flood, where Base Flood Elevations (BFE) have not been determined because no detailed analysis have been performed. Because floodplains marked as Zone A do not tell you the flood elevation, they are not used as a basis for determining compliance with the State's flood hazard regulations.
- **Zone AE:** Area inundated by the Base Flood event with BFE determined. The BFE is the number associated with this zone indicates the elevation of flooding that could occur. Therefore, Zone AE mapping is used to help define jurisdictional limits of the State's flood hazard regulations and to establish design criteria that your project must meet.
- **Zone AH:** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- **Zone AO:** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For some areas, (i.e., alluvial fan flooding), velocities are also determined.
- **Zone V:** Coastal flood zone with waves at least 3 feet in height. Base Flood elevations not determined. Because floodplains marked as Zone V do not tell you the flood elevation, they are not used as a basis for determining compliance with the State's flood hazard regulations.
- **Zone VE:** Coastal flood zone with waves at least 3 feet in height. Base Flood elevations determined. Therefore, Zone VE mapping is used to help define jurisdictional limits of the State's flood hazard regulations and to establish design criteria that your project must meet.

FEMA Moderate Flood Hazard Area (MFHA)

The MFHA relates to the 500-year flood, which is the level of flooding that has a 0.2% chance of occurring in any given year. This flood has an equal chance of occurring every year, regardless of whether it has occurred in previous years. FEMA Flood Zone maps are based on past flooding, are based on data of varying age, and do not reflect future conditions resulting from climate change. The MFHA includes:

- **Zone X (shaded):** Areas within 500-year flood plain; areas in 100-year flood plain with depths of less than 1 foot or drainage areas less than 1 square mile; areas protected from 100-year flood by levees.
- **Zone X (not shaded):** are areas outside the 500-year flood plain.

STATE OF NEW JERSEY
FLOOD RISK NOTIFICATION REPORT

- 500-year flood plain.

STATE OF NEW JERSEY FLOOD RISK NOTIFICATION REPORT

provided by the New Jersey Department of Environmental Protection
for purposes of flood risk notification pursuant to P.L. 2023, c. 94



Report Generated: December 17, 2024

The New Jersey law on flood risk notification, [P.L. 2023, c. 94](#), requires landlords and sellers of real property to make certain disclosures concerning known and potential flood risks. This automated report has been generated by the New Jersey Department of Environmental Protection (NJDEP) Flood Risk Notification Tool and is intended to assist its users in identifying flood risks that may affect a subject parcel.



Subject Parcel:

PIMS ID	1308_32_5
Street Address	1111 MAIN ST & RAILROAD
City	BRADLEY BEACH BORO
County	MONMOUTH
Block	32
Lot	5

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STATE OF NEW JERSEY
FLOOD RISK NOTIFICATION REPORT

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FEMA EFFECTIVE FLOOD ZONE(S)	FEMA PRELIMINARY FLOOD ZONE(S) (if applicable)
This property is located in an Area of Minimal Flood Hazard.	This property is located in an Area of Minimal Flood Hazard.
X: AREA OF MINIMAL FLOOD HAZARD	X: AREA OF MINIMAL FLOOD HAZARD

IMPORTANT NOTICES

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By identifying the presence of Special Flood Hazard Areas and Moderate Risk Flood Hazard Areas officially mapped by FEMA, this report supports flood risk notification, but does not identify every possible flood risk that could affect the subject parcel. For example, while most floodplains in New Jersey have been studied, FEMA has not studied every stream or officially mapped every existing flood hazard area in New Jersey. Additionally, FEMA flood hazard area designations, which are based on historical rainfall trends, do not account for projected future increases in extreme precipitation, sea-level rise, or attendant flooding.

Accordingly, this automated report should be considered as just one point of information in a deeper evaluation of flood risks that may affect the subject parcel.

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 - This is true regardless of subtype, including if no subtypes are present.
- The subject parcel is located in the **Moderate Risk Flood Hazard Area** (500-year or 0.2% annual chance floodplain) if the report includes **Zone X: 0.2 PCT ANNUAL CHANCE FLOOD HAZARD**.

The subject parcel is not located in a FEMA Special or Moderate Risk Flood Hazard Area only if the report states that no FEMA Flood Zones are found or if the report lists **only** Zone X: AREA OF MINIMAL FLOOD HAZARD. If "X: AREA OF MINIMAL FLOOD HAZARD" is listed alongside other flood zones or sub-types

listed above, this indicates that a portion of the property is in a flood hazard zone and should be disclosed as such.

Subject Parcel:

PIMS ID	1308_32_5
Street Address	1111 MAIN ST & RAILROAD
City	BRADLEY BEACH BORO
County	MONMOUTH
Block	32
Lot	5

FEMA EFFECTIVE FLOOD ZONE(S)	FEMA PRELIMINARY FLOOD ZONE(S) (if applicable)
This property is located in an Area of Minimal Flood Hazard.	This property is located in an Area of Minimal Flood Hazard.
FloodZone Notes	Preliminary Flood Zone

Flood Risk Disclosure Requirements

The New Jersey law on flood risk notification, [P.L. 2023, c. 94](#), requires landlords and sellers of real property to make certain disclosures to prospective tenants and buyers concerning known and potential flood risks. When a subject parcel is located in the Special Flood Hazard Area (100-year or 1% annual chance floodplain) or the Moderate Flood Hazard Area (500-year or 1% annual chance floodplain), this information must be included in Flood Risk Notice and property condition disclosure forms.

It is possible that more than one FEMA flood zone occurs on a subject parcel, or that no FEMA flood zone is present.

A landlord or seller must disclose all current FEMA flood zones present on a subject parcel. The Flood Hazard Area Control Act is clear that "current" means the more protective "preliminary," if it is available.

FEMA periodically re-assesses a community's flood risk using updated data and modeling and mapping technology. These updated models are published as preliminary maps until they are made effective following a public comment or appeal period.

Understanding FEMA Flood Zones

FEMA Flood Zones are geographic areas that FEMA has defined according to varying levels of flood risk. These maps are provided to support the National Flood Insurance Program. The maps depict the Special Flood Hazard Areas, or the 100-year flood plain (i.e., Zones A, AE, AH, AO, V, VE), and the 500-year floodplain in both tidal and non-tidal areas. These zones are described in detail below. The maps do not depict actual risk. They are based on past flooding. The age of these maps varies depending on location. FEMA Flood Zones do not reflect future conditions resulting from climate change or changes to the watershed.

FEMA Preliminary and Effective Maps

There can be two types of FEMA Flood Zone maps – effective and preliminary. While both maps depict areas with flood potential, maps labeled "preliminary," which are based on more recent and updated

flood data, are not yet used to determine flood insurance rates. Preliminary maps must be adopted by FEMA to replace an effective map for the purposes of flood insurance.

While the preliminary maps contain more recent data, both preliminary and effective maps are based on past flooding and do not reflect future conditions due to the effects of climate change or due to other changes within a watershed.

FEMA Special Flood Hazard Area (SFHA)

The SFHA is the area subject to flooding by the 100-year flood, which has a 1% chance of occurring in any given year. This flood has an equal chance of occurring every year, regardless of whether it occurred in previous years. The SFHA includes:

- **Floodway (FW):** The inner portion of the flood plain, which has an extremely high risk of flood. Development in this area is generally prohibited.
- **Zone A:** Area inundated by the storm that has 1% chance storm of occurring in a year, known as the Base Flood, where Base Flood Elevations (BFE) have not been determined because no detailed analysis have been performed. Because floodplains marked as Zone A do not tell you the flood elevation, they are not used as a basis for determining compliance with the State's flood hazard regulations.
- **Zone AE:** Area inundated by the Base Flood event with BFE determined. The BFE is the number associated with this zone indicates the elevation of flooding that could occur. Therefore, Zone AE mapping is used to help define jurisdictional limits of the State's flood hazard regulations and to establish design criteria that your project must meet.
- **Zone AH:** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- **Zone AO:** Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For some areas, (i.e., alluvial fan flooding), velocities are also determined.
- **Zone V:** Coastal flood zone with waves at least 3 feet in height. Base Flood elevations not determined. Because floodplains marked as Zone V do not tell you the flood elevation, they are not used as a basis for determining compliance with the State's flood hazard regulations.
- **Zone VE:** Coastal flood zone with waves at least 3 feet in height. Base Flood elevations determined. Therefore, Zone VE mapping is used to help define jurisdictional limits of the State's flood hazard regulations and to establish design criteria that your project must meet.

FEMA Moderate Flood Hazard Area (MFHA)

The MFHA relates to the 500-year flood, which is the level of flooding that has a 0.2% chance of occurring in any given year. This flood has an equal chance of occurring every year, regardless of whether it has occurred in previous years. FEMA Flood Zone maps are based on past flooding, are based on data of varying age, and do not reflect future conditions resulting from climate change. The MFHA includes:

- **Zone X (shaded):** Areas within 500-year flood plain; areas in 100-year flood plain with depths of less than 1 foot or drainage areas less than 1 square mile; areas protected from 100-year flood by levees.
- **Zone X (not shaded):** are areas outside the 500-year flood plain.

STATE OF NEW JERSEY
FLOOD RISK NOTIFICATION REPORT

- 500-year flood plain.